

Information to identify the case:

Debtor 1	<u>Dionicio Beato</u>	Social Security number or ITIN	xxx-xx-8347
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Juliana Beato</u>	Social Security number or ITIN	xxx-xx-1813
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-22876-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dionicio Beato

Juliana Beato

8/30/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Dionicio Beato
 Juliana Beato
 Debtors

Case No. 12-22876-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 39

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.

db/jdb
 aty +Dionicio Beato, Juliana Beato, 274 East 22nd Street, Paterson, NJ 07514-2219
 aty +Hook & Fatovich, LLC, 1044 Route 23 North, Suite 204, Wayne, NJ 07470-6685
 cr +The Law Offices of James Vasquez, 433 Clifton Avenue, Clifton, NJ 07011-2644
 cr +JPMorgan Chase Bank, NA, successor by merger to Ch, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 +PennyMac Loan Services, LLC c/o Aldridge Connors L, Bankruptcy Department,
 Fifteen Piedmont Center, 3575 Piedmont Road N.E., Suite 500, Atlanta, GA 30305-1623
 513059531 +Armin Torres, 416 11th Avenue, 1st Floor, Paterson, NJ 07514-2460
 513059532 +Bartolome DeLeon, 416 11th Avenue, 3rd Floor, Paterson, NJ 07514-2460
 513059533 +Belkis Chavarria, 416 11th Avenue, 2nd Floor Rear, Paterson, NJ 07514-2459
 513059534 +Chase Bank USA NA, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 513059535 +Chase Home Finance, LLC, 3514 Vision Drive, Attn: OH4-7133, Columbus, OH 43219
 513059537 +Domingo Fermin, 416 11th Avenue,, Paterson, NJ 07514-2459
 513220554 +JPMorgan Chase Bank, NA, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 513059543 +Jennifer Woo, 7-19 119th Street, College Point, NY 11356-1029
 514559866 +PENNYMAC LOAN SERVICES, LLC, c/o Aldridge Connors, LLP, Fifteen Piedmont Center,
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
 514771971 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
 514771972 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021,
 PennyMac Loan Services, LLC, 6101 Condor Drive 93021-2602
 513059545 +Phelin Hallinan & Schmieg, PC, 400 Fellowship Road, Ste 100, Mount Laurel, NJ 08054-3437
 513059546 +Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 45342-5433
 513059549 +State of New Jersey, Division of Taxation, Bankruptcy Unit, 50 Barrack Street, CN-245,
 Trenton, NJ 08646-0001
 513059550 +State of New Jersey Attorney General, R.J. Hughes Justice Complex, 25 Market Street,
 P.O. Box 112, Trenton, NJ 08625-0112
 513059551 +Toribio Nunez, 416 11th Avenue - 2nd floor front, Paterson, NJ 07514-2460
 513059553 +Wells Fargo Bank, NA, Home Equity Group, PO Box 13765 R4057-01, Roanoke, VA 24037-3765
 513059554 Wfs Financial/Wachovia Dealer Services, 10750 Forest St., Suite 200,
 Rancho Cucamonga, CA 91730
 513059555 #+Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street - Suite 101, PO Box 1024,
 Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2017 23:12:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 30 2017 23:12:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513111590 EDI: AIS.COM Aug 30 2017 22:53:00 American InfoSource LP as agent for,
 First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
 513361197 EDI: BL-BECKET.COM Aug 30 2017 22:53:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513059536 +EDI: TSYS2.COM Aug 30 2017 22:53:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 513059541 EDI: IRS.COM Aug 30 2017 22:53:00 Department of the Treasury, Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 513059539 EDI: RMSC.COM Aug 30 2017 22:53:00 GE Money Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando, FL 32896-0661
 513059540 +EDI: RMSC.COM Aug 30 2017 22:53:00 Gecrb/home Design Furn, Po Box 981439,
 El Paso, TX 79998-1439
 513059544 +EDI: MID8.COM Aug 30 2017 22:53:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 513059547 EDI: PRA.COM Aug 30 2017 22:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 513312230 EDI: PRA.COM Aug 30 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,
 POB 41067, Norfolk VA 23541
 513127276 EDI: Q3G.COM Aug 30 2017 22:53:00 Quantum3 Group LLC as agent for,
 Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
 513059548 +EDI: SEARS.COM Aug 30 2017 22:53:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 513059552 EDI: VERIZONEAST.COM Aug 30 2017 22:53:00 Verizon - Bankruptcy Admin, PO Box 3037,
 Bloomington, IL 61702-3037
 513059538 EDI: ECAST.COM Aug 30 2017 22:53:00 eCAST Settlement Corp, PO Box 29262,
 New York, NY 10087-9262

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr National City Real Estate Services, LLC (sbm) succ

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Aug 30, 2017

cr* +JPMORGAN CHASE BANK, NA, SUCCESSOR BY MERGER TO CH, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
513059542* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O.Box 21126, Philadelphia, PA 19114)
516950389* +Midland Credit Management, 8875 Aero Dr., Ste. 200, San Diego, CA 92123-2255
TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMorgan Chase Bank, NA, successor by merger to Chase Home Finance LLC nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NA, SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC (HEREINAFTER REFERRED TO AS JPMORGAN CHASE BANK, NA) nj.bkecf@fedphe.com
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
Marie-Ann Greenberg magecf@magtrustee.com
Milica A. Fatovich on behalf of Attorney Hook & Fatovich, LLC mfatovich@hookandfatovich.com, fyablonsky@hookandfatovich.com
Milica A. Fatovich on behalf of Joint Debtor Juliana Beato mfatovich@hookandfatovich.com, fyablonsky@hookandfatovich.com
Milica A. Fatovich on behalf of Debtor Dionicio Beato mfatovich@hookandfatovich.com, fyablonsky@hookandfatovich.com

TOTAL: 8